

**Information to identify the case:**

Debtor 1 **William V. Mullen**  
First Name Middle Name Last Name  
Debtor 2 **Debbie S. Mullen**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5295**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-7610**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **16-11225-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William V. Mullen

Debbie S. Mullen

10/27/17

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William V. Mullen  
 Debbie S. Mullen  
 Debtors

Case No. 16-11225-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: gamr  
Form ID: 318Page 1 of 3  
Total Noticed: 72

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +William V. Mullen, 228 North Main Street, Meadville, PA 16335-1206  
 jdb +#Debbie S. Mullen, 228 North Main Street, Meadville, PA 16335-1206  
 cr American Honda Finance Corporation d/b/a Honda Fin, PO Box 168088, Irving, TX 75016-8088  
 sp +Robert B. Woomer, Woomer & Hall LLP, 2945 Banksville Road, Suite 200, Pittsburgh, PA 15216-2749  
 14352107 +AARP, 601 East Street NW, Washington, DC 20049-0001  
 14342713 +Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258  
 14342715 +Citibank / Best Buy, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 14342716 +Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 790034, Saint Louis, MO 63179-0034  
 14342717 +Citibank Sears, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040  
 14342720 +Country Door, Attn: Bankruptcy, Po Box 2830, Monroe, WI 53566-8030  
 14410081 +Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14410083 +Direct Charge, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14342725 First Premier Bank, 601 South Minneapolis Avenue, Dious FDalls, SD 57104  
 14342726 +Green Point Savings, 10557 Flatlands 8th St, Brooklyn, NY 11236-4621  
 14342728 +HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256  
 14342727 +Howick Motors, Inc., 1016 Park Avenue, Meadville, PA 16335-3345  
 14352108 +Loeffler's Flowers, 207 Chestnut Street, Meadville, PA 16335-3408  
 14397763 +M&T Bank, PO Box 1508, Buffalo, N.Y. 14240-1508  
 14342730 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Williamsburg, NY 14221  
 14410082 +Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 14342732 +Meadville Diagnostic, 751 Liberty Street, Meadville, PA 16335-2591  
 14342742 +Seterus Inc, 14523 Sw Millikan Way, Beaverton, OR 97005-2352  
 14352109 +Smock Plumbing, 245 Allegheny Street, Meadville, PA 16335-1641  
 14342744 +Sterling Jewelers / Zales, Attn.: Bankruptcy, Po Box 1799, Akron, OH 44309-1799  
 14342749 +The Bureaus Inc, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 14342750 +Thomas Spadafore & Walker LLP, 935 Market Street, Meadville, PA 16335-3353  
 14342753 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:40:07 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14342709 EDI: HNDA.COM Oct 28 2017 01:28:00 American Honda Finance, Po Box 168088, Irving, TX 75016  
 14342708 +E-mail/Text: bknotices@conduent.com Oct 28 2017 01:40:56 Acs / Department Of Education, 501 Bleeker Street, Utica, NY 13501-2401  
 14342710 +EDI: BANKAMER.COM Oct 28 2017 01:28:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 14342711 +EDI: TSYS2.COM Oct 28 2017 01:28:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
 14631710 +EDI: PRA.COM Oct 28 2017 01:28:00 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 14342712 EDI: CAPITALONE.COM Oct 28 2017 01:28:00 Capital One, PO Box 85520, Richmond, VA 23285  
 14405633 +E-mail/Text: bncmail@w-legal.com Oct 28 2017 01:40:24 COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14519036 EDI: BL-BECKET.COM Oct 28 2017 01:28:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14342714 +EDI: CHASE.COM Oct 28 2017 01:28:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14342718 +EDI: WFNBN.COM Oct 28 2017 01:28:00 Comenity Bank / Peebles, Po Box 182125, Columbus, OH 43218-2125  
 14342719 +EDI: CONVERGENT.COM Oct 28 2017 01:28:00 Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004  
 14342720 +EDI: CBS7AVE Oct 28 2017 01:28:00 Country Door, Attn: Bankruptcy, Po Box 2830, Monroe, WI 53566-8030  
 14342721 +EDI: RCSFNBMARIN.COM Oct 28 2017 01:28:00 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875  
 14342722 +EDI: RCSFNBMARIN.COM Oct 28 2017 01:28:00 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873  
 14342723 +E-mail/Text: electronicbkydocs@nelnet.net Oct 28 2017 01:40:20 Department of Education / Nelnet, Claims, Po Box 82505, Lincoln, NE 68501-2505  
 14342724 +EDI: BLUESTEM Oct 28 2017 01:28:00 Fingerhut, 6250 Ridgewood Road, St Cloud, MN 56303-0820  
 14342729 +EDI: CBSKOHLS.COM Oct 28 2017 01:28:00 Kohls / Capital One, Po Box 3120, Milwaukee, WI 53201-3120  
 14387552 EDI: MERRICKBANK.COM Oct 28 2017 01:28:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14411454 +EDI: MID8.COM Oct 28 2017 01:28:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0315-1

User: gamr  
Form ID: 318

Page 2 of 3  
Total Noticed: 72

Date Rcvd: Oct 27, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14342731 +E-mail/Text: ahefner@onefcu.com Oct 28 2017 01:40:55 Meadville Area Federal Credit Union,  
300 Arch Street, Meadville, PA 16335-3217  
14342733 +E-mail/Text: mwetherbee@mmchs.org Oct 28 2017 01:40:35 Meadville Medical Center,  
1034 Grove Street, Meadville, PA 16335-2945  
14342734 +EDI: MERRICKBANK.COM Oct 28 2017 01:28:00 Merrick Bank, Po Box 9201,  
Old Bethpage, NY 11804-9001  
14342735 +EDI: MID8.COM Oct 28 2017 01:28:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,  
San Diego, CA 92108-2709  
14646037 +E-mail/Text: bankruptcy@progfinance.com Oct 28 2017 01:40:21 NPPRTO North-East, LLC,  
256 West Data Drive, Draper, UT 84020-2315  
14342736 +E-mail/Text: Bankruptcies@nragroup.com Oct 28 2017 01:40:56 National Recovery Agency,  
2491 Paxton Street, Harrisburg, PA 17111-1036  
14417429 +EDI: AGFINANCE.COM Oct 28 2017 01:28:00 OneMain, PO Box 3251, Evansville, IN 47731-3251  
14644317 EDI: PRA.COM Oct 28 2017 01:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
14342737 +E-mail/Text: bankruptcypgl@plaingreenloans.com Oct 28 2017 01:40:39 Plain Green Loans,  
93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270  
14342738 +EDI: PRA.COM Oct 28 2017 01:28:00 Portfolio Recovery & Associates, Po Box 41067,  
Norfolk, VA 23541-1067  
14342739 +EDI: WFFC.COM Oct 28 2017 01:28:00 Preferred Customer Account,  
Wells Fargo Retail Services, 800 Walnut Street, Des Moines, IA 50309-3891  
14640609 +EDI: JEFFERSONCAP.COM Oct 28 2017 01:28:00 Premier Bankcard, Llc,  
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
14342740 +E-mail/Text: bankruptcy@progfinance.com Oct 28 2017 01:40:21 Progressive Leasing,  
256 West Date Drive, Draper, UT 84020-2315  
14389550 EDI: Q3G.COM Oct 28 2017 01:28:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
14396092 EDI: Q3G.COM Oct 28 2017 01:28:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
14342741 +E-mail/Text: bankruptcyteam@quickenloans.com Oct 28 2017 01:40:35 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
14342743 EDI: AGFINANCE.COM Oct 28 2017 01:28:00 Springleaf Financial Services, 18947 Park Avenue,  
Meadville, PA 16335  
14342745 +EDI: RMSC.COM Oct 28 2017 01:28:00 Syncb / Sams Club, Po Box 965064,  
Orlando, FL 32896-5064  
14342746 +EDI: RMSC.COM Oct 28 2017 01:28:00 Synchrony Bank, Attention: Bankruptcy, PO Box 965064,  
Orlando, FL 32896-5064  
14342747 +EDI: RMSC.COM Oct 28 2017 01:28:00 Synchrony Bank / Walmart, Po Box 965064,  
Orlando, FL 32896-5064  
14342748 EDI: AISTMBL.COM Oct 28 2017 01:28:00 T-Mobile USA, Inc., 12920 SE 38th Street,  
Bellevue, WA 98006  
14633441 +EDI: AIS.COM Oct 28 2017 01:28:00 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14342751 +E-mail/Text: bankruptcydepartment@tsico.com Oct 28 2017 01:40:46  
Transworld Systems Inc / 51, Po Box 15618, Wilmington, DE 19850-5618  
14342752 +EDI: ECMC.COM Oct 28 2017 01:28:00 Us Department of Education, Attn: Bankruptcy,  
Po Box 16448, Saint Paul, MN 55116-0448  
14639522 +EDI: AIS.COM Oct 28 2017 01:28:00 Verizon, by American InfoSource LP as agent,  
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
14422960 EDI: WFFC.COM Oct 28 2017 01:28:00 Wells Fargo Bank, N.A., PO Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 46

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr Quicken Loans Inc.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: gamr  
Form ID: 318

Page 3 of 3  
Total Noticed: 72

Date Rcvd: Oct 27, 2017

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor William V. Mullen dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Debbie S. Mullen dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com  
Tamera Ochs Rothschild on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com  
William E. Craig on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services, Administrator For Honda Lease Trust ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7